

**DECLARATION
AND POWER OF ATTORNEY
U.S.A.**

ALL PATENTS, INCLUDING DESIGN
FOR APPLICATION BASED ON PCT; PARIS CONVENTION;
NON PRIORITY; OR PROVISIONAL APPLICATIONS

ATTORNEYS' USE ONLY
ATTORNEYS' DOCKET NO.

As a below named inventor, I declare that my residence, post office address and citizenship are stated below next to my name, the information given herein is true, that I believe that I am the original, first and sole inventor (if only one name is listed at 201 below), or an original, first and joint inventor (if plural inventors are named below at 201-203, or on additional sheets attached hereto) of the subject matter which is claimed and for which patent is sought on the invention entitled:

**ELECTRONIC PAYMENT SYSTEM USING MULTIFUNCTIONAL PREPAID CARDS
AND METHOD OF SELLING PREPAID CARDS**

101

which is described and claimed in: PCT International Application No. PCT/KR00/00639 filed 16/06/2000
 the attached specification filed _____
 the specification in application Serial No. _____

(if applicable) and amended on _____

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.
I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.
I hereby claim foreign priority benefits under Title 35, United States Code, §119 (a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

99-53981	KOREA	30/11/1999	Priority Claimed
(Number)	(Country)	(Day/Month/Year Filed)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below:

Application No.	Filing Date	Application No.	Filing Date
_____	_____	_____	_____
(Application Serial No.)		(Filing Date)	
(Status: patented, pending, abandoned)			

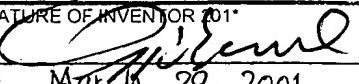
I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

SEND CORRESPONDENCE TO: CUSTOMER NO. 00136 or JACOBSON, PRICE, HOLMAN & STERN PROFESSIONAL LIMITED LIABILITY COMPANY 400 SEVENTH STREET, N.W. WASHINGTON, D.C. 20004	DIRECT TELEPHONE CALLS TO: (please use Attorney's Docket No.) (202) 638-6666 JACOBSON, PRICE, HOLMAN & STERN PROFESSIONAL LIMITED LIABILITY COMPANY
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Inventor(s) name must include at least one unabbreviated first or middle name.

201	FULL NAME * OF INVENTOR	FAMILY NAME <u>RYOO</u>	GIVEN NAME <u>CHANG WAN</u>	MIDDLE NAME
202	RESIDENCE & CITIZENSHIP	CITY <u>SEOUL</u>	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP <u>KOREA</u>
203	POST OFFICE ADDRESS	POST OFFICE ADDRESS <u># 28-504 BANPO APT., BANPO BON-DONG, SEOCHO-KU, SEOUL</u>	CITY <u>KR</u>	STATE OR COUNTRY <u>KOREA</u> ZIP CODE <u>137-049</u>
204	FULL NAME * OF INVENTOR	FAMILY NAME	GIVEN NAME	MIDDLE NAME
205	RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP
206	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY ZIP CODE
207	FULL NAME * OF INVENTOR	FAMILY NAME	GIVEN NAME	MIDDLE NAME
208	RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP
209	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY ZIP CODE

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under section 1001 of Title 18 of the United States Code; and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

SIGNATURE OF INVENTOR 201*	SIGNATURE OF INVENTOR 202*	SIGNATURE OF INVENTOR 203*
		
DATE <u>March 29, 2001</u>	DATE	DATE

Additional inventors are named on separately numbered sheets attached hereto.

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Law Offices of
JACOBSON, PRICE, HOLMAN & STERN
PROFESSIONAL LIMITED LIABILITY COMPANY
THE JENIFER BUILDING
409 SEVENTH STREET, N.W.
WASHINGTON, DC 20004

Attny's Docket No. 162

SMALL ENTITY DECLARATION
[37 CFR 1.9(c-f)]

Each undersigned declares that:

- (1) the application attached hereto.
- (2) U.S. Application Serial No. _____ filed _____
- (3) U.S. Patent No. _____ Issued _____

is entitled to the benefits of "small entity" status for paying reduced fees under 35 USC 41(a) and (b) to the Patent and Trademark Office by virtue of the following:

(4) Each undersigned declares that he/she qualifies as an independent inventor, or would qualify had he/she made the invention, as defined in 37 CFR 1.9(c).

(5) The undersigned declares that he/she is an official empowered to act on behalf of the concern identified below; that this concern qualifies as a small business concern as defined in 37 CFR 1.9(d); that exclusive rights to the invention have been conveyed to and remain with the small business concern, or if the rights are not exclusive, that all other rights belong to small entities as defined in 37 CFR 1.9.

(6) The undersigned declares that he/she is an official empowered to act on behalf of the organization identified below; that this organization qualifies as a nonprofit organization as defined in

- (a) 37 CFR 1.9(e)(1)
(b) 37 CFR 1.9(e)(2)
(c) 37 CFR 1.9(e)(3)

(d) 37 CFR 1.9(e)(4) State law of _____
that exclusive rights to the invention have been conveyed to and remain with the organization, or if the rights are not exclusive, that all other rights belong to organizations as defined in 37 CFR 1.9.

(7) Each person, concern or organization to which I/we have assigned, granted, conveyed or licensed, or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- (a) no such person, concern or organization
(b) persons, concerns or organization listed below

[a separate declaration is required from each named person, concern or organization having rights to this invention averring to their status as "small entities."]

Full Name DACOM CYBERPASS INC.

Address INTERNET DATA CENTER BLDG., 261-1, NONHYUN-DONG, KANGNAM-KU
SEOUL 135-010, REPUBLIC OF KOREA

Individual Small Business Concern Nonprofit Organization

I/we acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement of small entity prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I/we hereby declare all statements made herein of his/her own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application, any patent issued thereon, or any patent to which this declaration is directed.

(8) <u>RYOO, CHANG WAN</u>	Typed Name of Inventor	Signature	MARCH 29, 2001
	Typed Name of Inventor	Signature	Date
	Typed Name of Inventor	Signature	Date
	Typed Name of Inventor	Signature	Date
(9)	Name of Small Business Concern or Nonprofit Organization		
	Typed Name	Signature	Date
Title of Signatory			

Law Offices of
JACOBSON, PRICE, HOLMAN & STERN
PROFESSIONAL LIMITED LIABILITY COMPANY
THE JENIFER BUILDING
400 SEVENTH STREET, N.W.
WASHINGTON, DC 20004

Attny's Docket No. 2 of 2

SMALL ENTITY DECLARATION
[37 CFR 1.9(c-f)]

Each undersigned declares that:

(1) the application attached hereto.

(2) U.S. Application Serial No. _____, filed _____

(3) U.S. Patent No. _____ Issued _____

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(4) Each undersigned declares that he/she qualifies as an independent inventor, or would qualify had he/she made the invention, as defined in 37 CFR 1.9(c).

(5) The undersigned declares that he/she is an official empowered to act on behalf of the concern identified below; that this concern qualifies as a small business concern as defined in 37 CFR 1.9(d); that exclusive rights to the invention have been conveyed to and remain with the small business concern, or if the rights are not exclusive, that all other rights belong to small entities as defined in 37 CFR 1.9.

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(a) 37 CFR 1.9(e)(1)

(b) 37 CFR 1.9(e)(2)

(c) 37 CFR 1.9(e)(3)

(d) 37 CFR 1.9(e)(4) State law of _____
that exclusive rights to the invention have been conveyed to and remain with the organization, or if the rights are not exclusive, that all other rights belong to organizations as defined in 37 CFR 1.9.

(7) Each person, concern or organization to which I/we have assigned, granted, conveyed or licensed, or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

(a) no such person, concern or organization

(b) persons, concerns or organization listed below

[a separate declaration is required from each named person, concern or organization having rights to this invention averring to their status as "small entities."]

Full Name _____

Address _____

Individual

Small Business Concern

Nonprofit Organization

I/we acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement of small entity prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I/we hereby declare all statements made herein of his/her own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application, any patent issued thereon, or any patent to which this declaration is directed.

(8)	Typed Name of Inventor	Signature	Date
	Typed Name of Inventor	Signature	Date
	Typed Name of Inventor	Signature	Date
	Typed Name of Inventor	Signature	Date
(9)	DACOM CYBERPASS INC.	Name of Small Business Concern or Nonprofit Organization	

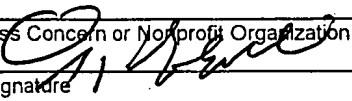
RYOO, CHANG WAN

By

Typed Name

PRESIDENT

Title of Signatory



MARCH 29, 2001

Date